

EXHIBIT D



Brian Levy
blevy@burr.com
Direct Dial: (404) 685-4252

Burr & Forman LLP
171 17th Street, NW
Suite 1100
Atlanta, GA 30363

Office (404) 815-3000
Fax (404) 817-3244

BURR.COM

February 28, 2023

VIA EMAIL (mbattleson@battlesonlaw.com)

ALIF TRANSPORT INCORPORATED
c/o Mark Battleson, Esq.
Battleson Law, LLC
1100 Peachtree Street NE
Suite 200
Atlanta, Georgia 30309

VIA EMAIL (mbattleson@battlesonlaw.com)

ADNAN N. MOHAMED
c/o Mark Battleson, Esq.
Battleson Law, LLC
1100 Peachtree Street NE
Suite 200
Atlanta, Georgia 30309

SECOND NOTICE OF DEMAND

Loan No. ■■■73-34

Re: *Demand Note* from ALIF TRANSPORT INCORPORATED (“Borrower”) in favor of FIFTH THIRD BANK, NATIONAL ASSOCIATION (“Lender” or “Fifth Third”) dated December 10, 2021, in the original principal amount of \$100,000.00 (as modified or amended from time to time, the “Demand Note”); that certain *Continuing Guaranty Agreement* from ADNAN N. MOHAMED (“Guarantor,” and collectively with Borrower, the “Obligors,” with each individually being an “Obligor”) in favor of Lender dated December 10, 2021 (“Guaranty”).

Dear Borrower and Guarantor:

As you are aware, this firm represents Lender, the holder of the Demand Note and the Guaranty (such documents, together with all other documents evidencing, securing or otherwise relating to the indebtedness evidenced by the Note being hereinafter sometimes collectively referred to as the “Loan Documents”). We are sending this letter to counsel for Borrower and Guarantor. Please immediately advise if counsel no longer represents Borrower and Guarantor and we will send this letter directly to Borrower and Guarantor.

Lender previously notified you by Notice of Demand dated September 12, 2022 (the “Notice of Demand”), that amongst other things, Lender was making a demand for payment in full of the entire outstanding principal balance of the Demand Note, together with all accrued and unpaid interest, and all other amounts owing to Lender under the terms of the Loan Documents, including, without limitation, late fees.

The purpose of this letter is to again make demand upon you for payment in full of the entire outstanding principal balance of the Loan Documents, together with all accrued and unpaid interest

ALIF TRANSPORT INCORPORATED

ADNAN N. MOHAMED

February 28, 2023

Page 2

through the date of payment by you, and all other amounts owing to Lender under the terms of the Loan Documents, including, without limitation, late fees.

Please be further advised that the Notice of Demand provided notice to Borrower and Guarantor that Lender intended to enforce the attorneys' fees provisions in the Loan Documents and they had ten (10) days from receipt of the Notice of Demand in which to pay the sums due as well as any additional interest or other charges that might accrue prior to tender of payment in full without also being liable for attorneys' fees. Borrower and Guarantor have not tendered payment in full. Accordingly, Borrower and Guarantor are now liable to Lender for its reasonable attorneys' fees.

As of February 28, 2023, the outstanding amount owing under the Loan Documents exclusive of costs and default interest was as follows:

Principal	Interest	Statutory Attorneys' Fees	Total	Per Diem
\$99,101.62	\$1,032.87	\$10,038.45	\$110,172.94	\$42.94404

Interest, late charges, and other fees/charges (including attorney and other professional fees and expenses) may continue to accrue daily under the Loan Documents. The indebtedness owed under the Loan Documents may continue to change with the accrual of interest and other charges (including attorney and other professional fees and expenses). Acceptance by Lender of any partial/full performance or partial/full payment from any Obligor or third party shall not constitute a waiver of any defaults, events of default (as such terms may be defined), breaches, demands, or any rights of Fifth Third or cause de-acceleration (if applicable) of any amounts owed under the Loan Documents. Fifth Third reserves the right to deposit any short payments and then seek the remainder of the adjusted balance from any Obligor.

The amounts owing under the Demand Note as set forth herein shall not constitute or be deemed to constitute any waiver, release or impairment of any kind of the rights of Lender to recalculate the entire outstanding balance of the Demand Note at the default rate and to add all other charges and fees as provided for under the Loan Documents, including attorney and other professional fees and expenses, all of which rights are hereby expressly reserved.

Lender reserves the right to exercise any all rights and remedies available to it at law and/or in equity, under the Loan Documents, and/or any other agreement against any Obligor to collect the indebtedness owed under the Loan Documents. Lender hereby expressly reserves any and all defaults, events of default (as such terms may be defined), demands, breaches, rights and remedies under the Loan Documents and any other agreement/document between any Obligor and Lender, and/or its rights and remedies at law and/or in equity.

ALIF TRANSPORT INCORPORATED

ADNAN N. MOHAMED

February 28, 2023

Page 3

Nothing herein shall be construed as a waiver of Lender's rights and remedies under the Loan Documents, any other agreement/document between any Obligor and Lender, and/or Lender's rights at law and/or in equity. No past, present, or future failure of Lender to exercise any rights, powers, or remedies under the under the Loan Documents, at law, or in equity, nor any acceptance by Lender of any partial or full payment or performance shall operate as or be construed to be a waiver of any default, event of default (as such terms may be defined), demand, breach, right, power, or remedy of Lender, or any term, provision, representation, warranty, or covenant contained in the Loan Documents.

Nothing stated herein, nor any future correspondence, communication, statement, conduct, passage of time, action or inaction, or any voluntary forbearance by Lender shall constitute a waiver of any defaults, events of default (as such terms may be defined), demands, breaches, rights, or remedies that Lender may have under the Loan Documents, at law, and/or in equity against any Obligor or other person/entity obligated thereunder, or constitute an agreement to refrain from exercising in the future any such rights or remedies under any of the foregoing. Without limiting the generality of the foregoing, Lender reserves any and all rights to exercise any and all of its rights and remedies against any Obligor or other person/entity obligated under the Loan Documents, and such other rights granted under applicable law, with or without further demand upon or notice to any Obligor or other person/entity obligated thereunder. All rights, remedies, defaults, events of default (as such terms may be defined), demands, and breaches are hereby expressly reserved.

Lender continues to insist upon strict performance by Obligors and any person/entity obligated under the Loan Documents of all the terms and conditions therein or related thereto. Nothing herein nor any past or future discussions shall be deemed or construed as Lender's overt or tacit agreement to forbear from exercising any of its rights and remedies, and Lender hereby puts Obligors on notice that it may exercise its rights and remedies at any time.

Please govern yourselves accordingly.

Sincerely,

BURR & FORMAN LLP

Brian J. Levy

BJL/gbc

cc: Fifth Third Bank, National Association